

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Linda M Ramsey

Debtor(s)

Case No. 09 B 22260

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/18/2009.
- 2) The plan was confirmed on 08/11/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 07/16/2014.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 71.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$78,495.94.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$41,114.35
Less amount refunded to debtor	\$314.63

NET RECEIPTS: **\$40,799.72**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,489.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,978.94
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,467.94**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Ameren Illinois	Unsecured	50.00	50.08	50.08	8.70	0.00
Asset Acceptance	Unsecured	112.00	112.54	112.54	19.56	0.00
Asset Acceptance	Unsecured	120.00	120.43	120.43	20.93	0.00
Chicago State University	Unsecured	380.00	NA	NA	0.00	0.00
Collection	Unsecured	2,025.00	NA	NA	0.00	0.00
Collection	Unsecured	396.00	NA	NA	0.00	0.00
Commonwealth Edison	Unsecured	500.00	NA	NA	0.00	0.00
Credit Protection Association	Unsecured	138.00	NA	NA	0.00	0.00
Creditors Bankruptcy Service	Unsecured	323.00	323.82	323.82	56.27	0.00
Debt Credit Service	Unsecured	120.00	NA	NA	0.00	0.00
Genesis Financial Solutions Inc	Unsecured	88.00	NA	NA	0.00	0.00
Illinois Student Assistance Commission	Unsecured	2,459.00	NA	NA	0.00	0.00
Illinois Student Assistance Commission	Unsecured	3,711.00	NA	NA	0.00	0.00
Illinois Student Assistance Commission	Unsecured	3,841.00	NA	NA	0.00	0.00
Illinois Student Assistance Commission	Unsecured	3,751.00	NA	NA	0.00	0.00
Illinois Student Assistance Commission	Unsecured	3,974.00	17,781.64	17,781.64	3,090.09	0.00
Internal Revenue Service	Priority	3,000.00	1,437.60	1,437.60	1,437.60	0.00
Internal Revenue Service	Unsecured	NA	1,762.83	1,762.83	306.34	0.00
J C Christensen & Assoc	Unsecured	400.00	NA	NA	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	NA	587.65	587.65	102.12	0.00
John M Moore	Unsecured	1,100.00	NA	NA	0.00	0.00
Midland Credit Management	Unsecured	385.00	386.08	386.08	67.09	0.00
Peoples Energy Corp	Unsecured	500.00	359.77	359.77	62.52	0.00
Portfolio Recovery Associates	Unsecured	325.00	324.89	324.89	56.46	0.00
Portfolio Recovery Associates	Unsecured	2,103.00	2,134.77	2,134.77	370.98	0.00
Regional Acceptance Corp	Secured	21,593.00	21,810.78	21,593.00	21,593.00	1,378.70
Regional Acceptance Corp	Unsecured	300.00	217.78	217.78	37.85	0.00
Resurgent Capital Services	Unsecured	671.00	92.27	92.27	16.03	0.00
Resurgent Capital Services	Unsecured	NA	670.65	670.65	116.55	0.00
TRS Recovery Services Inc	Unsecured	200.00	NA	NA	0.00	0.00
United States Dept Of Education	Unsecured	7,457.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
United States Dept Of Education	Unsecured	30,260.00	37,927.22	37,927.22	6,590.99	0.00

Summary of Disbursements to Creditors:

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$21,593.00	\$21,593.00	\$1,378.70
TOTAL SECURED:	\$21,593.00	\$21,593.00	\$1,378.70
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,437.60	\$1,437.60	\$0.00
TOTAL PRIORITY:	\$1,437.60	\$1,437.60	\$0.00
GENERAL UNSECURED PAYMENTS:	\$62,852.42	\$10,922.48	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,467.94</u>	
Disbursements to Creditors	<u>\$35,331.78</u>	
TOTAL DISBURSEMENTS :		<u>\$40,799.72</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/12/2015

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.